















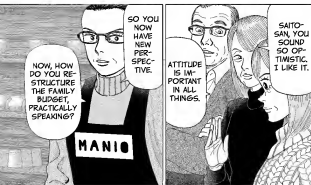
IT IS TIME
TO INVEST IN
FINANCING A
MAJOR
BUSINESS
VENTURE.

NOW, AS THE
TIME HAS
COME FOR THE
SAITO FAMILY
TO INVEST FOR
THE FUTURE
OF THE SON'S
STUDYING
ABROAD...



WHEN YOU
PUT IT
THAT WAY,
IT FIRES
ME UP!

THIS IS
WHEN THE
CHIEF FINANCIAL
OFFICER MUST
SHOW HER
TALENT; SHE
MUST MAKE IT
HAPPEN, AND
MAKE OTHERS
VIEW HER
HIGHLY.



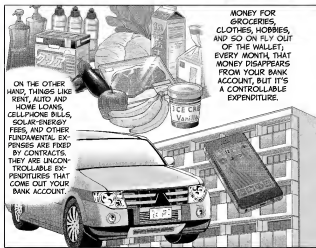
NOW, HOW
DO YOU RE-
STRUCTURE
THE FAMILY
BUDGET,
PRACTICALLY
SPEAKING?

MANIC

SO YOU
NOW
HAVE
NEW
PER-
SPEC-
TIVE.

ATTITUDE
IS IM-
PORTANT
IN ALL
THINGS.

SAITO-
SAN, YOU
SOUND
SO OP-
TIMISTIC.
I LIKE IT.





RE-
STRUCTURING
IS NOT ABOUT
CUTTING
CORNERS,
IT'S ABOUT
QUITTING,
RIGHT?



I GET IT.
SO I MUST
REEVALUATE
CONTROLLABLE
EXPENDITURES
AND FIND
THINGS I
COULD QUIT.



IF YOU PINCHED
PENNIES EVERY TIME
YOU WENT SHOPPING
FOR GROCERIES OR
GAVE POCKET MONEY
TO YOUR KIDS,
STRESS WOULD BUILD
UP. EVENTUALLY,
THAT WOULD RUIN
THE FAMILY'S SENSE
OF WELLBEING.

SO IF
YOU CUT
CORNERS ON
GROCERIES,
POCKET
MONEY, AND
SO ON,
YOU ARE
DEFINITELY
BOUND TO
FAIL.



THAT'S
WHERE YOU
BOLDLY CUT
COSTS!



UNCON-
TROLLABLE
EXPEN-
DITURES
ARE WHAT
MUST BE
RESTRUC-
TURED!



THEN
FIRST,
LET'S
SELL
THE
CAR.



DO YOU
OWN AN
AUTOMOBILE,
SAITO-SAN?



YES... MY
HUSBAND USES
IT TO GO
GOLFING
OCCASIONALLY.



BUT... IT'LL BE
INCONVENIENT
TO NOT HAVE
A CAR!



WHAT?!



CARS HAVE A LOT
OF MAINTENANCE
FEES INVOLVED
EVEN OUTSIDE OF
THE AUTO LOAN
ITSELF. FOR
EXAMPLE:
AUTOMOBILE
REGISTRATION TAX,
PARKING FEES, CAR
INSURANCE, CAR
REGISTRATION,
AND SO ON.

IF HE ONLY
USES THE
CAR TO GO
GOLFING
OCCASIONALLY,
IT'S JUST A
WASTE.



YOU MUST
CONVINCE
YOUR HUSBAND
TO SELL IT
FOR THE SAKE
OF HIS SON.

PEOPLE
CARPOOL IN THE
CITY, AND CARS
SHOULD ONLY
BE USED IF
NECESSARY.



NEXT, YOUR
SMARTPHONE... IF
YOU'RE USING
THE DEVICE FOR
NOTHING OTHER
THAN TO ALLEVI-
ATE BOREDOM,
YOU SHOULD LET
IT GO AND SEE
HOW THAT FEELS.
YOU CAN LIVE
WITHOUT A
CELL-PHONE.



IT'S TRUE, HE
PAYS 20,000
YEN IN PARKING
FEES EVERY
MONTH. IT'D
HELP IF THAT
EXPENSE
VANISHED.



I THINK
I'LL
SELL
MY CAR.

I HARDLY
USE MY
CAR, TOO.
I DO
ALL MY
SHOPPING
ONLINE.



WHAT?
INSURANCE,
TOO?

FURTHER-
MORE,
LIFE AND
MEDICAL
INSUR-
ANCE!

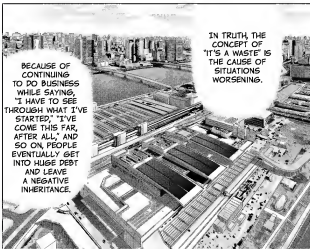


THAT'S
THE REASON
WHY YOU
CAN'T SAVE
MONEY:
BECAUSE
YOU'VE BEEN
"PAYING ALL
THIS TIME."

WE'VE BEEN
PAYING FOR
INSURANCE
ALL THIS TIME,
YOU KNOW?
WE CAN'T
JUST DROP IT.
WHAT IF WE
GOT SICK?

THINKING
ALONG
THOSE LINES
KEEPS PEOPLE
DRAGGING
ON. THIS, IN
TURN, HAS A
NEGATIVE
IMPACT ON
THE FAMILY
BUDGET.

"IF I QUIT
NOW, ALL THE
PAYMENTS I'VE
MADE OVER THE
YEARS WOULD
GO TO WASTE."
"THAT WOULD
BE A WASTE."



BECAUSE OF
CONTINUING
TO DO BUSINESS
WHILE SAYING,
"I HAVE TO SEE
THROUGH WHAT I'VE
STARTED," "I'VE
COME THIS FAR,
AFTER ALL," AND
SO ON, PEOPLE
EVENTUALLY GET
INTO HUGE DEBT
AND LEAVE
A NEGATIVE
INHERITANCE.

IN TRUTH, THE
CONCEPT OF
"IT'S A WASTE" IS
THE CAUSE OF
SITUATIONS
WORSENING.



CUTTING
LOSSES?



WHAT'S
NECESSARY
NOW IS
CUTTING
LOSSES.



IN THE WORLD
OF INVESTING,
WHEN YOU
REALIZE YOU'RE
LOSING MONEY,
YOU ACKNOWLEDGE
IT AND
MOVE ON TO
THE NEXT THING.
THAT'S WHAT'S
CALLED CUTTING
LOSSES.



FAMILIES
MUST HAVE THIS
KIND OF STRONG
DETERMINATION,
PLANNING, AND
FLEXIBILITY.

MONEY YOU'VE PAID
OUT SO FAR IS A
LOSS YOU CAN CUT.
LET IT ALL GO, AS
THINGS LIKE THAT
HAVE COME TO AN
END. INSTEAD,
INVEST NEW CAPITAL
FOR THE PURPOSE
OF FUTURE
POSSIBILITIES.



I NEED TO
PRIORITIZE
FUNDING
MY SON'S
OVERSEAS
EDUCATION
AND NOT
WORRY ABOUT
IF WE GOT
SICK.

CUTTING
LOSSES...
I SEE.



THEY HAVE
LOWER A
OVERHEAD
BECAUSE
THEY DON'T
HAVE TO PAY
EMPLOYEES,
SO I THINK
YOU'LL SAVE
A LOT OF
MONEY.



ANOTHER
OPTION
IS GET
INSURANCE
ONLINE AND
CUT OUT THE
MIDDLEMAN
INSURANCE
AGENCY.



CREDIT
CARD
ANNUAL
MEMBER-
SHIPS AND
SO ON,
TOO...



I'VE GOT OTHER
THINGS TOO, LIKE
NEWSPAPER DELIVERY,
GYM MEMBERSHIP,
BANKING FEES,
AND OTHER SUCH
EXPENSES. MAYBE
I'LL SAVE QUITE A
BIT IF I QUIT ALL
THOSE.



...AND
NOT THE
GROCERY
MONEY,
WHICH IS
NEVER
FIXED.

SO IN
CONCLUSION,
THAT WHICH
MUST BE CUT
IS THE FIXED
EXPENDI-
TURES...



SET THE
MONEY ASIDE
AND PRETEND
IT WAS NEVER
THERE!

AND IF YOU
GET A BONUS
FROM WORK,
APPLY SOME
OF IT TO THE
HOME LOAN
OR SOME-
THING, BUT
SAVE THE
REST.



I'M
STARTING
TO FEEL
LIKE I CAN
DO THIS.

BY DOING
ALL THESE
THINGS,
YOU WILL
SAVE A
CONSIDER-
ABLE
AMOUNT OF
MONEY.



IF WE COME
TOGETHER
AS A FAMILY
AND DO IT
TOGETHER,
I FEEL WE
CAN MAKE IT
HAPPEN.

MY SON
SAYS HE'LL
WORK
PART-TIME
AND BUILD
HIS OWN
FUND.



WE'LL BE
ROOTING
FOR YOU.

I KNOW
YOU CAN
DO IT,
SAITO-SAN.
DO YOUR
BEST.



THANK
YOU VERY
MUCH.



OKAY.



KUBOTA-SAN,
THANK
YOU FOR
TEACHING ME
ALL THESE
THINGS.



MY
OCCASIONAL
COFFEE HERE
IS A CON-
TROLLABLE
EXPENDITURE,
SO I WON'T
HAVE TO CUT
CORNERS AND
STOP COMING
HERE.

I'M GOING
TO READ
THAT BOOK I
BORROWED
RIGHT AWAY,
AND GIVE IT
BACK TO YOU.



I KNOW
HOW
YOU FEEL.
YOU FEEL
YOU'RE
BEING
SELFISH.



BUT STILL,
I FEEL I'M
BEING EX-
TRAVAGANT.



KUBOTA-
SAN, MAYBE
I CAN'T
COME HERE
ANYMORE.



IT'S TAKING
MONEY
AWAY FROM
OUR FAMILY
BUDGET.



YOU'VE
LOST A
CUSTOMER
TODAY.



AS LONG AS
SAITO-SAN'S
SON GOES
OVERSEAS
TO COLLEGE
SOMEDAY.

THAT'S
OKAY.



SIX MONTHS
FROM NOW, A
YEAR FROM
NOW, WHENEVER
YOU GET SOME
ELBOW ROOM,
PLEASE DROP
IN AGAIN. I'LL
BE WAITING
FOR YOU



I
PROMISE
I'LL COME
BACK.



KUBOTA-
SAN...



THANK
YOU.



THIS IS MY
CHRISTMAS
PRESENT
TO YOU.



WE'LL
ALL BE
WAITING
FOR YOU.

YOU'LL
BE FINE.

GOOD
LUCK,
KUBOTA-
SAN.



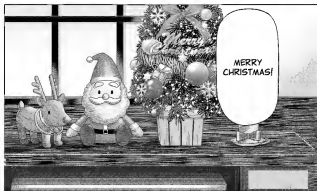
OKAY,
HERE'S
ONE ON
THE
HOUSE
FOR ALL
OF YOU



YES...
THANK
YOU SO
MUCH



OKAY, LET'S
MAKE A
TOAST TO
SAITO-SAN'S
SUCCESS!



MERRY
CHRISTMAS!